

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

3624
IFW

Applicant: Sarat C. Sankaran et al.

Title: INTERACTIVE METHOD AND APPARATUS FOR REAL-TIME FINANCIAL PLANNING

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MS Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

We are transmitting herewith the following attached items (as indicated with an "X"):

- X Return postcard.
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- X Replacement Sheets (16 pgs.).
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